

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alfred Clinton Hartley
Debtor

Case No. 17-00806-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 318

Page 1 of 2
Total Noticed: 36

Date Rcvd: Jun 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2019.

db +Alfred Clinton Hartley, 94 Ray Paula Drive, Shrewsbury, PA 17361-1408
5176049 ++BARLEY SNYDER, 100 EAST MARKET STREET, YORK PA 17401-1219
(address filed with court: Paul W. Minnich, Esq., Barley Snyder, LLP, 100 E Market St.,
York, PA 17401)
4922590 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4890616 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
S Louis MO 63179-0040
4890617 +Coventry Credit Union, 1076 Main St, Coventry RI 02816-5701
4925424 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
4890621 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles CA 90051
4901831 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
4901830 +VW Credit, Inc.(see 410), PO Box 9013, Addison, Texas 75001-9013
4890611 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4890612 +EDI: GMACFS.COM Jun 25 2019 23:03:00 Ally Financial, Po Box 380901,
Bloomington MN 55438-0901
4901220 EDI: GMACFS.COM Jun 25 2019 23:03:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
4916209 +EDI: ATLASACQU.COM Jun 25 2019 23:03:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
4890613 +EDI: BANKAMER.COM Jun 25 2019 23:03:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro NC 27420-6012
4890614 +E-mail/Text: bankruptcy@cavps.com Jun 25 2019 19:04:10 Calvary Portfolio Services,
500 Summit Lake Ste 400, Valhalla NY 10595-2322
4890615 +E-mail/Text: bankruptcy@usecapital.com Jun 25 2019 19:04:19 Capital Accounts,
Po Box 140065, Nashville TN 37214-0065
4938648 EDI: BL-BECKET.COM Jun 25 2019 23:03:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4942688 +E-mail/Text: bankruptcy@cavps.com Jun 25 2019 19:04:10 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4890625 +EDI: CITICORP.COM Jun 25 2019 23:03:00 Citibank Customer Service, PO Box 6500,
Sioux Falls, SD 57117-6500
4913709 EDI: CRFRSTNA.COM Jun 25 2019 23:03:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
4890618 +EDI: CRFRSTNA.COM Jun 25 2019 23:03:00 Credit First National Assoc,
Attn: BK Credit Operations, Po Box 81315, Cleveland OH 44181-0315
4890610 EDI: IRS.COM Jun 25 2019 23:03:00 IRS Centralized Insolvency Oper., PO Box 21126,
Philadelphia PA 19114-0326
4890619 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Jun 25 2019 19:04:18
Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood MO 63042-2429
4890620 +E-mail/Text: bncnotices@becket-lee.com Jun 25 2019 19:03:59 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee WI 53201-3043
5176050 E-mail/Text: Bankruptcies@nragsgroup.com Jun 25 2019 19:04:16 National Recovery Agency,
PO Box 67015, Harrisburg, PA 17106-7015
4944006 EDI: PRA.COM Jun 25 2019 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4891452 +EDI: PRA.COM Jun 25 2019 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4891267 EDI: Q3G.COM Jun 25 2019 23:03:00 Quantum3 Group LLC as agent for,
Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
4905148 EDI: Q3G.COM Jun 25 2019 23:03:00 Quantum3 Group LLC as agent for,
JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
4890623 +EDI: RMSC.COM Jun 25 2019 23:03:00 Syncb/wolf Furniture, Po Box 965064,
Orlando FL 32896-5064
4911827 +E-mail/Text: bncmail@w-legal.com Jun 25 2019 19:04:09 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4890624 +EDI: WTRRNBNK.COM Jun 25 2019 23:03:00 Target, C/O Financial & Retail Srvs,
Mailstopn BT POB 9475, Minneapolis MN 55440-9475
4907716 +E-mail/Text: bncmail@w-legal.com Jun 25 2019 19:04:09 USAA SAVINGS BANK,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4890626 +EDI: USAA.COM Jun 25 2019 23:03:00 Usaa Federal Savings Bank, 10750 Mcdermott Freeway,
San Antonio TX 78288-1600
4931079 +EDI: AIS.COM Jun 25 2019 23:03:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4890627 +E-mail/Text: vci.bkcy@vwcredit.com Jun 25 2019 19:04:09 Volkswagen Credit, Inc, Po Box 3,
Hillsboro OR 97123-0003

TOTAL: 26

District/off: 0314-1

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***** BYPASSED RECIPIENTS (continued) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4939581* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
4890622 ###Security Check, 2612 Jackson Ave W, Oxford MS 38655-5405

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2019 at the address(es) listed below:

Amanda Lindsay Rauer on behalf of Creditor PENNYMAC LOAN SERVICES, LLC
amanda.rauer@pkallc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;harry.reese@pkallc.com
Atlas Acquisitions LLC bk@atlasacq.com
Dawn Marie Cutaia on behalf of Debtor 1 Alfred Clinton Hartley dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Harry B Reese on behalf of Creditor PENNYMAC LOAN SERVICES, LLC harry.reese@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
James Warmbrodt on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmllawgroup.com
Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES, LLC jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Alfred Clinton Hartley**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:17-bk-00806-HWV**

Social Security number or ITIN **xxx-xx-0326**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alfred Clinton Hartley

By the
court:

6/25/19

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.